

Open Enrollment 2011

What's in your plan?

Comparing CDHP 1 and 2 vs. Traditional PPO

Sample Case #2: The Williams' are a middle-aged couple with family health care coverage. Both Mr. and Mrs. Williams have annual physicals, which include vaccines and routine lab work. Mrs. Williams also has an routine annual mammogram. Late in January, Mrs. Williams visits the local ER believing she is having a heart attack. This is ultimately diagnosed, after multiple tests, as an anxiety attack and she is released from the ER and sent home. Between them, the Williams take three generic medicines for chronic conditions which are filled at a retail pharmacy. The Williams use only in-network providers for their health care needs.

Description	Amount	Date			
Annual physicals	\$ 200.00	January			
Routine labs w/ physicals	\$ 150.00	January			
Vaccines w/ physicals	\$ 200.00	January			
Annual mammogram	\$ 200.00	January			
ER visit with tests	\$3,000.00	January			
Generic chronic condition Rx	\$1,300.00	Jan - Dec.			
Total cost of services	\$5,050.00				
	CDHP 1	CDHP 2	Trad PPO		
Annual deductible	\$5,000.00	\$3,000.00	\$1,500.00		
Annual physicals	\$ -	\$ -	\$ -		
Routine labs w/ physicals	\$ -	\$ -	\$ -		
Vaccines w/ physicals	\$ -	\$ -	\$ -		
Annual mammogram	\$ -	\$ -	\$ -		
ER visit					
Applied to deductible	\$3,000.00	\$3,000.00	\$1,500.00		
Incurred at 20% co-insurance	\$ -	\$ -	\$ 300.00		
Cost of ER visit	\$3,000.00	\$3,000.00	\$1,800.00		
Generic chronic condition Rx					
Applied to deductible	\$1,300.00	\$ -	\$ -		
Incurred with co-insurance	\$ -	\$ 360.00	\$ 360.00		
Cost of chronic condition Rx	\$1,300.00	\$ 360.00	\$ 360.00		
Total point of service employee costs	\$4,300.00	\$3,360.00	\$2,160.00		
Plan cost of services	\$ 750.00	\$1,690.00	\$2,890.00		
Employee premium contribution	\$ 264.16	\$1,602.64	\$7,515.04		
State's HSA contribution	\$2,502.24	\$1,500.72	\$ -		
Net cost to employee	\$2,061.92	\$3,461.92	\$9,675.04		